



FEMA

Best practices

Disaster Mitigation Working in Massachusetts

Get 'em Up: Scituate's Grant Committee Gets Homes in the Air



"Instead of being able to do three or four houses with one grant, we would be able to do ten."

Laura Harbottle
Scituate Town Planner



Photo by Christopher Smith

One of the 44 houses in Scituate that has undergone the elevation process.

Sitting on the Massachusetts Bay, the small sea-coast town of Scituate, MA has seen its share of storms and floods. Most long-time residents would likely say that the Blizzard of '78 was the worst, when the tremendous waves from a record Nor'easter filled the streets of the town with several feet of water, and over 300 homes were destroyed, and many others severely damaged. Then there was the No-Name Storm of 1991, when an additional 100 local homes were destroyed, again by wave action pouring in from the Bay.

In 1997, town employee Joan Francis began investigating the possibility that federal grant assistance might be available through the Commonwealth of Massachusetts. The Federal Emergency Management Agency (FEMA) offers several grant programs to state and local governments to mitigate homes and buildings in order

to prevent future damage. Mitigation actions can take the form of installing safety measures such as hurricane shutters, upgrading culverts to improve water flow, or utilizing building materials such as hurricane clips to strengthen the overall stability of a structure. Another popular form of mitigation, especially in coastal communities, is elevation, or the raising of a building above expected future flood levels.

"Our Board of Selectmen decided to form a committee to research all sorts of grants," said Neil Duggan, Scituate's building commissioner and zoning enforcement officer. "As we started looking into the flood mitigation grants, we realized we needed to concentrate on those, because a lot of townspeople started coming to our meetings, and asking questions about them."

The first grant Scituate was awarded was for \$249,004, which allowed the town to elevate 14 homes. The grant came from FEMA's Flood Mitigation Assistance (FMA) program, which provides funds to states and communities to incorporate measures to reduce or eliminate long-term risks of flood damages to structures insured under the National Flood Insurance Program (NFIP). Seeing the success of their first grant application, the Scituate grant committee began applying for additional assistance on an almost yearly basis.

Typically, federal grant assistance provides up to 75% of the cost of a mitigation project, such as a structural elevation, leaving the remaining portion of the costs the responsibility of the individual homeowner or, in some cases, the applying community. Scituate's grant committee sought the means to get more for their money, making

the elevation assistance available to more homeowners by reducing the amount of grant funds awarded per home to 40-50%, instead of the usual higher figure. This allowed them to elevate more homes with the awarded federal money.

"We were looking to spread the wealth, as it were," said Laura Harbottle, Scituate's Town Planner, and the person who took over the grant program in 2006. "We saw lowering the amount each homeowner would get from the grant as a chance to get more homes raised. Instead of being able to do three or four houses with one grant, we would be able to do ten."

Prior to 2006, the town applied for four FMA grants, totaling \$725,347. Since taking over management of the program in 2006, Harbottle has continued the aggressive pursuit of additional grant money, applying for another two FMA grants, as well as assistance from FEMA's Hazard Mitigation Grant Program (HMGP), which provides funds to states or communities to perform mitigation actions during the recovery period following a presidentially declared disaster.

In addition to the FMA and HMGP grants, a third form of assistance that Scituate has sought came from FEMA's Severe Repetitive Loss (SRL) grant program. SRL grants provide funding to reduce or eliminate the long-term risk of flood damage to residential structures insured under the NFIP. To qualify for an SRL grant, a structure must have had at least four separate flood insurance claims filed for it that total over \$5,000 each, or for which two separate claims have been filed that cumulatively exceed the market value of the structure itself. In both cases, at least two of the claims must have occurred within a 10-year period.

Throughout the years since Scituate's grant committee began their campaign to help their fellow residents protect their homes, the town has received more than \$1 million in mitigation grant funds to elevate homes above future flood levels. In total, thanks to the committee's efforts, the eager participation of Scituate's homeowners, and grant money provided by FEMA and the Commonwealth of Massachusetts, 44 homes in the town of Scituate have been successfully elevated.

The committee didn't stop at structural elevations, however. Recognizing that not everyone who was at risk from flooding would be able to afford the full amount of their portion of the elevation costs, the decision was made to add utility elevations to the mix.

"Neil encouraged us to include the utilities," said Harbottle. "We knew there would be people who wouldn't be able to afford a complete eleva-



Photo by Christopher Smith

Impressive elevations like this protect coastal residences against flood damage.

tion, but who would definitely benefit from having their utilities raised. That way, even if they did get water in their home, their furnace, or hot water heater, or their electrical panel box would not be destroyed."

The utility elevations were included in the applications for grant assistance, but listed separately from the structural projects. For those that elected to elevate their utilities, the portion of the grant awarded to them was 75% of the cost of the project, up to a maximum of \$10,000. The remaining 25% then fell to the homeowner to cover. In addition to the 44 homes that have undergone the full elevation process, eight homeowners in Scituate have used grant money to raise their utilities.

While Scituate has been fortunate in not experiencing significant flooding in recent years, Duggan is convinced that the elevations have been a major reason they have seen less damage. Borrowing a philosophy from the arena of public safety, he believes that it is difficult, if not impossible, to fully quantify that which is prevented.

"From a public safety perspective, this is one of the best approaches for protecting coastal structures," said Duggan. "For every house we get up, that's one less we have to worry about the next time there's a big storm, which will happen. The key to making this work is having dedicated government workers, from the federal side, through the state, and down into the local levels. You need qualified volunteers; your Board of Selectmen, your town administrators. They have to be willing to work those extra hours. We don't do it for the extra pay, because there is none. We do it out of a sense of duty to our fellow citizens."

Federal Emergency Management
Agency
Region I
Federal Insurance & Mitigation
Division
99 High Street, 6th Floor
Boston, MA 02110



FEMA

Telephone 617-832-4761
www.fema.gov

To learn more about FEMA mitigation grants,
please contact:

Massachusetts Emergency
Management Agency
400 Worcester Road
Framingham, MA 01702



Mitigation Grants Manager
Telephone 508-820-1445

www.mass.gov/mema



Massachusetts Department of
Conservation and Recreation
251 Causeway Street, 8th Floor
Boston, MA 02114

State Hazard Mitigation Officer
Telephone 617-626-1406